



TRICARE®

Your Military Health Plan

**TRICARE Benefits/Programs for
National Guard and Reserve Members New
to TRICARE/Active Less Than 30 Days**



Updated October 2012

Today's Agenda

- What is TRICARE?
- TRICARE Eligibility
- Medical Coverage
- Other Important Benefit Information
- For Information and Assistance



Photo courtesy of the National Guard



What Is TRICARE?

TRICARE is...

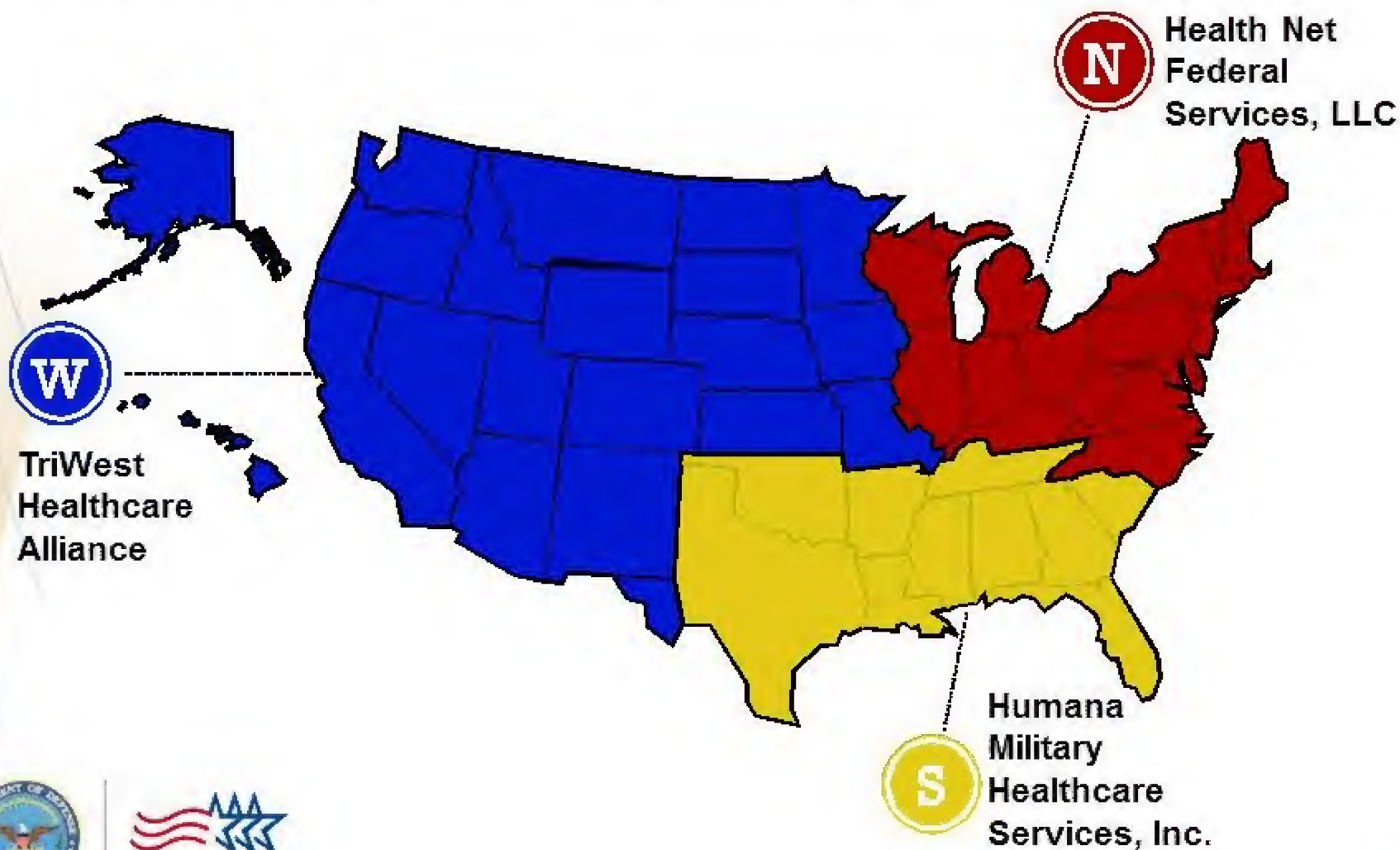
- ... the **health care program** for active duty service members, National Guard and Reserve members, retirees, family members, survivors, and certain former spouses worldwide.
- ... a **network of military and civilian health care professionals** working together to foster, protect, sustain, and restore health for those entrusted to their care.



What Is TRICARE?

TRICARE Stateside Regions

TRICARE is available worldwide and managed regionally.



TRICARE Eligibility: DEERS

Registration in DEERS is key to TRICARE eligibility

Register your family members in the Defense Enrollment Eligibility Reporting System (DEERS):

- In person at a uniformed services identification (ID) card-issuing facility: www.dmdc.osd.mil/rsi
- By sending changes and required documentation to:
Defense Manpower Data Center Support Office
400 Gigling Road
Seaside, CA 93955-6771



Take Action! Register Your Family in DEERS

- Proper documentation is required.
- To verify eligibility:
 - Go to <http://milconnect.dmdc.mil>
 - Visit the local military treatment facility's (MTF) Patient Administration Office
 - Contact your service's personnel office



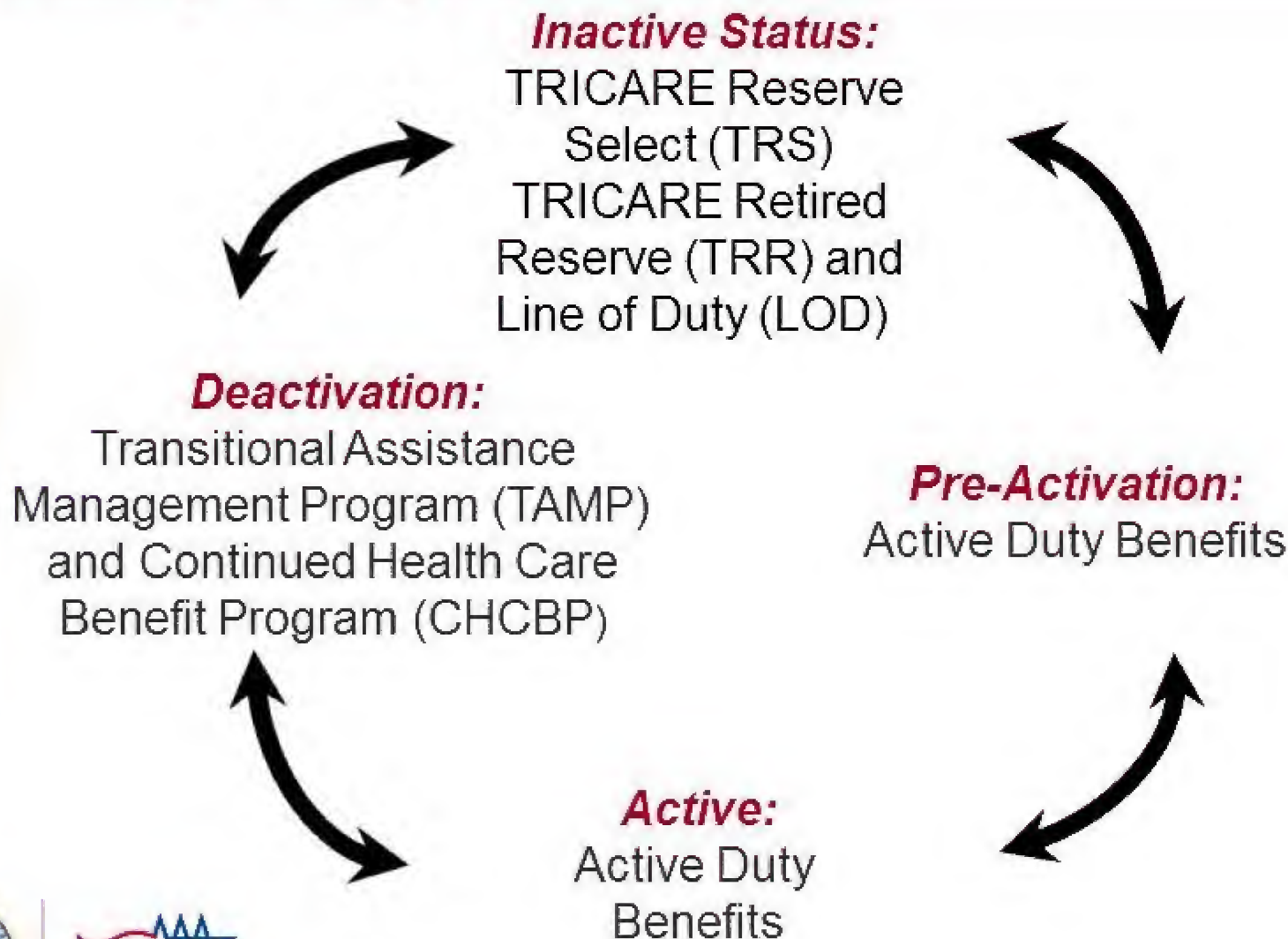
TRICARE Eligibility

Updating DEERS

- Keep your contact information up to date:
 - Online: <http://milconnect.dmdc.mil>
 - Phone: 1-800-538-9552
 - Fax: 1-831-655-8317
 - Visit a uniformed services ID card-issuing facility:
www.dmdc.osd.mil/rsl.
- For more information, visit www.tricare.mil/deers.
- Remember to register/update in DEERS whenever there is a change in the family (e.g., *marriage, birth, adoption, divorce, death*) or when you move.



TRICARE Eligibility Coverage Lifecycle



Medical Coverage

TRICARE Reserve Select® (TRS) and TRICARE Retired Reserve® (TRR): Step 1 – Qualify

- Selected Reserve of the Ready Reserve members may qualify for TRS and Retired Reserve members may qualify for TRR if they are:
 - Not eligible for or enrolled in Federal Employees Health Benefits (FEHB) program
 - For more information, visit www.tricare.mil
- Log on to the *Reserve Component Purchased TRICARE Application*:
 1. Follow the instructions to qualify.
 2. If qualified, print-out and sign the completed *Reserve Component Health Coverage Request* form (DD Form 2896-1).



The screenshot shows the DMDC Reserve Component Purchased TRICARE Application (RCPTA) web page. The header includes the DMDC logo and the tagline "Information and Technology for Better Decision Making". The main title is "DMDC Reserve Component Purchased TRICARE Application (RCPTA)". Below the title, it says "Welcome to RCPTA!". A description states: "DMDC Reserve Component Purchased TRICARE Application (RCPTA) is a premium-based health plan for qualified members and their families." There is a yellow box with the instruction: "Please select an authentication type and click on the Continue button". Below this, there are two radio button options: "RC Member (CAC, DFAS Account, DS Logon)" and "Verifying Officer". A "Continue" button is located at the bottom right of the form.

If you have any questions regarding your TRICARE Reserve Select eligibility, please contact your Reserve Representative at <http://ra.defense.gov>



TRS and TRR: Step 2 – Purchase

To purchase TRS or TRR:

1. Complete and sign *DD Form 2896-1*.
2. Mail the completed form to the TRICARE contractor address listed on the form.
3. Make an initial premium payment as indicated on the form. For enrollments effective on or after October 1, 2012, the initial payment required is two months of premiums.

Note: For continuous coverage, you can purchase TRS up to 60 days before TAMP ends, but no later than 30 days after TAMP ends. For TRR, if you are enrolled in another TRICARE program, you must submit your TRR application within 30 days to ensure continuous coverage.



TRS and TRR: Getting Care

- No referrals necessary:
 - Certain services require prior authorization.
 - In the event of an emergency, call 911 or go to the nearest emergency room.
- Locate an MTF for space-available care:
 - MTF locator: www.tricare.mil/mtf
- For TRICARE Extra, locate a TRICARE network provider:
 - Contact the TRICARE regional contractor, check their Web site, or visit a TRICARE Service Center (TSC).



TRS and TRR: Getting Care

- For TRICARE Standard, locate a non-network TRICARE-authorized provider:
 - Visit www.tricare.mil/findaprovider.
 - Ask your provider's office if they accept TRICARE.
 - If not, invite the provider to become TRICARE authorized.
 - Give your provider the phone number of your regional contractor or send them to www.tricare.mil/providers/BecomeANonNetworkProvider.aspx.



Medical Coverage

TRS Costs

- Monthly premiums (*per calendar year*):
 - **2012:** Member-only \$54.35; Member-and-family \$192.89
 - **2013:** Member-only \$51.62; Member-and-family \$195.81
- Annual deductible based on sponsor's pay grade:
 - E-4 and below: \$50 per individual or \$100 per family
 - E-5 and above: \$150 per individual or \$300 per family
- Cost-shares for sponsor **and** covered family members same as those for active duty family members:
 - Outpatient: 15% for network and 20% for non-network
 - Inpatient: daily rate (*adjusted annually*) with a \$25 minimum
- Catastrophic cap: \$1,000/family for covered medical services
- For the most up-to-date cost information, visit www.tricare.mil/costs.



*Effective January 1, 2013, all ongoing premium payments must be made by either an automated electronic funds transfer or automated charge to a credit or debit card.

Medical Coverage

TRR Costs

- Monthly premiums (*per calendar year*):
 - **2012:** Member-only \$419.72; Member-and-family \$1,024.43
 - **2013:** Member-only \$402.11; Member-and-family \$ 969.10
- Annual deductible \$150 per individual or \$300 per family
- Cost-shares for sponsor and covered family members:
 - Outpatient: 20% for network and 25% for non-network
 - Inpatient: \$708 per day or 25% of billed charges for institutional services, whichever is less, plus a 25% cost-share for separately billed services
- Catastrophic cap: \$3,000/family per fiscal year for covered medical services
- For the most up-to-date cost information, visit www.tricare.mil/costs.



*Effective January 1, 2013, all ongoing premium payments must be made by either an automated electronic funds transfer or automated charge to a credit or debit card.

Behavioral Health Care Services

- **Emergency services:** Required when an individual considers himself or herself, or is perceived by others to be, an immediate risk to self or others:
 - Call **911** or go to the nearest emergency room
 - Call the **National Suicide Prevention Lifeline** at 1-800-273-8255



Behavioral Health Care Services (continued)

- **Covered services:**
 - **Outpatient services:** provided without an overnight stay
 - **Telemental Health Program:** connects beneficiaries with off-site providers through audio-visual conferencing
 - **Inpatient services:** require an overnight stay
(e.g., substance abuse “rehab” programs)
- For more information, visit www.tricare.mil/mentalhealth.



Other Important Benefit Information

Line of Duty Care



Photo courtesy of the U.S. Army

- Limited to illnesses, injuries, and diseases incurred or aggravated in the line of duty (LOD)
- Includes injuries sustained while traveling to and from your duty station
- Must have a LOD determination. Care provided at military hospitals or clinics or coordinated by the Military Medical Support Office (MMSO)

Note: TAMP does not cover LOD care.



Other Important Benefit Information

Priority for Access to Military Treatment Facility Care

1	Active duty service members (ADSMs), including National Guard and Reserve members on active duty status
2	Active duty family members enrolled in a TRICARE Prime option
3	Retired service members, their dependents, and all others enrolled in a TRICARE Prime option
4	Active duty family members not enrolled in a TRICARE Prime option, and TRICARE Reserve Select beneficiaries
5	Retired service members and their dependents not enrolled in a TRICARE Prime option, TRICARE Retired Reserve beneficiaries, and all other eligible beneficiaries not enrolled in a TRICARE Prime option



Other Important Benefit Information

TRICARE Pharmacy Program

Pharmacy Option	Formulary Drugs		Non-Formulary Drugs
	Generic	Brand Name	
MTF Pharmacy (up to a 90-day supply)	\$0	\$0	Not Applicable
TRICARE Pharmacy Home Delivery (up to a 90-day supply)	\$0	\$9	\$25
Retail Network Pharmacy (up to a 30-day supply)	\$5	\$12	\$25
Non-Network Retail Pharmacy (up to a 30-day supply)	TRICARE Prime options: 50% copayment applies after point-of-service (POS) deductible is met All other beneficiaries: \$12 or 20% of the total cost, whichever is greater, after the annual deductible is met		TRICARE Prime options: 50% copayment applies after POS deductible is met All other beneficiaries: \$25 or 20% of the total cost, whichever is greater, after the annual deductible is met

Express Scripts, Inc. Web site: www.express-scripts.com/TRICARE

Phone number: 1-877-363-1303



Other Important Benefit Information

TRICARE Dental Program (TDP)

- Voluntary, premium-based DoD dental program
- Administered by MetLife®
- Premiums depend on sponsor's status

Service	Sponsor	One Family Member	More Than One Family Member	Sponsor and Family
Active Duty	N/A	\$10.30	\$30.89	N/A
Selected Reserve of the Ready Reserve	\$10.30	\$30.89	\$77.22	\$87.52
Individual Ready Reserve	\$25.74	\$25.74	\$77.22	\$102.96

TDP Web site: <https://mybenefits.metlife.com/tricare>



Other Important Benefit Information

TRICARE and Other Health Insurance

- TRICARE serves as the last payer.
- If you have other health insurance (OHI):
 - Fill out a *TRICARE Other Health Insurance Questionnaire* (www.tricare.mil/forms).
 - Follow the referral and authorization rules for your OHI.
 - Tell your provider about your OHI and TRICARE.
 - Show him or her your insurance card.
- TRICARE is the sole payer for the National Guard or Reserve sponsor when activated (*or during early eligibility*).
 - No payment is sought from OHI for the sponsor's care.



Other Important Benefit Information

Social Security Numbers

- In an effort to protect the privacy of TRICARE beneficiaries, the Department of Defense (DoD) is removing Social Security numbers from military ID cards, including the Common Access Card.
- Your new ID card will have one or both of the following:
 - A 10-digit DoD ID Number
 - A DoD Benefits Number (DBN), if you are eligible for DoD benefits
- You will not need a new ID card until your old card expires.
- For more information, visit www.tricare.mil/ssn.



Other Important Benefit Information

Protecting Your Health Care Rights

- DoD, Uniformed Services Employment and Reemployment Rights Act (USERRA)
- Health care rights and protections include:
 - Continuing existing employer-based health plan
 - Reinstatement to employer's health plan
- DoD/National Committee for Employer Support of the Guard and Reserve (NCESGR):
 - 1-800-336-4590 or www.esgr.org/userra



For Information and Assistance

Stateside Regional Contractors

TRICARE North Region

Health Net Federal Services, LLC
1-877-TRICARE (1-877-874-2273)

www.hnfs.com

TRICARE South Region

Humana Military Healthcare Services, Inc.
1-800-444-5445

Humana-Military.com

TRICARE West Region

TriWest Healthcare Alliance
1-888-TRIWEST (1-888-874-9378)

TriWest.com

General Contact Information

TRICARE Web Site: www.tricare.mil

Contacts: www.tricare.mil/contacts

Military Medical Support Office:

www.tricare.mil/tma/mmsso

Overseas Regional Contractor

International SOS Assistance, Inc.

Eurasia-Africa:

+44-20-8762-8384 (*overseas*)
1-877-678-1207 (*stateside*)

Latin America and Canada:

+1-215-942-8393 (*overseas*)
1-877-451-8659 (*stateside*)

Pacific:

Singapore: +65-6339-2676 (*overseas*)
1-877-678-1208 (*stateside*)

Sydney: +61-2-9273-2710 (*overseas*)
1-877-678-1209 (*stateside*)

www.tricare-overseas.com

Connect with TRICARE Online!



www.tricare.mil/mediacenter

